



SIGNED this 20th day of August, 2008.

**FRANK R. MONROE
UNITED STATES BANKRUPTCY JUDGE**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE:)	
)	CASE NO. 03-15244-FM
PAMELA KAYE JAMISON)	(Chapter 7)
DEBTOR)	
UMBRELLA BANK, FSB,)	
)	
Plaintiff)	
vs.)	ADVERSARY NO. 04-1055-FM
)	
PAMELA KAYE JAMISON,)	
JAMES R. KERSH, and)	
MARSHA G. MILLIGAN, TRUSTEE)	
Defendants)	
)	
MARSHA G. MILLIGAN, TRUSTEE)	
RANDOLPH N. OSHEROW, TRUSTEE)	
PAMELA KAYE JAMISON, and)	
JAMES R. KERSH,)	
Counterclaimants)	
v.)	
UMBRELLA BANK, FSB,)	
Counterdefendant)	

SECOND ERRATA TO
MEMORANDUM OPINION

The Court issued a Memorandum Opinion in this adversary proceeding on November 7, 2005 with an Errata thereto issued on November 17, 2005. In its Memorandum Opinion, the Court defined the parties requesting relief as Pamela Kaye Jamison and James R. Kersh (the “Borrowers”) and awarded relief accordingly. The Court’s Memorandum Opinion is hereby reissued to reflect that all of the Counterclaimants are granted the relief recited therein and not solely the Borrowers. A Judgment of even date herewith is being issued.

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